

## EDUCATIONAL MESSAGE (Short Length)

### *Why consider long term care insurance?*

- **People are living longer.** Today, people are living longer, on average, than any generation before. Illnesses and accidents that used to be fatal are now routinely survivable. That's why many people will need long term care -- perhaps in a nursing home or hospice facility; perhaps at home.
- **The cost of care is rising.** Nursing home care costs now averages \$55,800 per year (*AARP The Magazine, 2005*), and the cost of assistance provided by a home care averages \$20,000/year (*The Federal Long Term Care Insurance Program Website, 2005*). The American Council of Life Insurers projects that these costs will quadruple by 2030 (4/00 study).
- **There's a lack of government assistance.**

Medicare	Medicaid (public assistance)
⇒ You receive only a <u>limited amount</u> of skilled care (care designed to help you get better)	⇒ You must spend down your income and assets
⇒ You receive no custodial or supervisory care	⇒ You can receive care only in a nursing home
	⇒ Medicaid may put you in a facility far away from home

To find out more about the Long Term Care insurance benefit that is available to you, such as who is eligible and how much it will cost, go to [www.aetna.com/group/idaho](http://www.aetna.com/group/idaho) or call Aetna at 1-877-298-0645 to speak to a Long Term Care Specialist. The LTC hotline is available from 6 a.m. to 6 p.m. Mountain Time.

*The State of Idaho is sponsoring a group long term care insurance plan underwritten by Aetna Life Insurance Company. For rates and more information, please review the Outline of Coverage document. Once you enroll for coverage, you will receive a Certificate of Coverage, which will specify in more detail the terms of this service reimbursement plan.*

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